

**Information to identify the case:**

Debtor 1	<u>Marla Messenger</u>	Social Security number or ITIN	xxx-xx-8565
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21160-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marla Messenger

12/8/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marla Messenger  
Debtor

Case No. 22-21160-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 08, 2022

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:

Recip ID	Recipient Name and Address
db	+ Marla Messenger, 211 Jefferson Avenue, Brownsville, PA 15417-2426
15494830	+ SNYCB/AMER Eagle, PO BOX 965005, ORLANDO, FL 32896-5005
15494836	+ TBOM/Genesls Retail, PO BOX 4499, BEAVERTON, OR 97076-4499
15494837	+ TDBankUSA/TargetCred, PO BOX 673, MINNEAPOLIS, MN 55440-0673
15494839	+ Westera Credit Union, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 09 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 09 2022 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 08 2022 23:40:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: RECOVERYCORP.COM	Dec 09 2022 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: USDARHS.COM	Dec 09 2022 04:38:00	Rural Development USDA, Centralized Servicing Center, PO Box 66879, St. Louis, MO 63166-6879
15494841	Email/Text: ebn@americollect.com	Dec 08 2022 23:41:00	AmeriCollect Inc, PO BOX 1566, MANITOWOC, WI 54221
15494844	Email/Text: bankruptcy@cavps.com	Dec 08 2022 23:41:00	Cavalry Portfolio Services, PO BOX 27288, TEMPE, AZ 85285
15498951	+ EDI: CAPITALONE.COM	Dec 09 2022 04:38:00	Capitol One, PO Box 31293, Salt Lake City, UT 84131-0293
15494845	+ Email/Text: bankrupt@choicerecovery.com	Dec 08 2022 23:40:00	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168
15498953	+ EDI: WFNNB.COM	Dec 09 2022 04:38:00	Comenity Bank/Petland, PO Box 182789, Columbus, OH 43218-2789
15498952	+ EDI: WFNNB.COM	Dec 09 2022 04:38:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789

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15494850	+ EDI: CCUSA.COM	Dec 09 2022 04:38:00	Credit CollUSA, 16 DISTRIBUTOR DR STE 2, MORGANTOWN, WV 26501-7209
15498954	+ EDI: CITICORP.COM	Dec 09 2022 04:38:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
15498946	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 08 2022 23:40:00	First National Bank of PA, 1 FNB Blvd, Hermitage, PA 16148-3363
15498955	+ Email/Text: bankruptcy@marinerfinance.com	Dec 08 2022 23:40:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15498944	+ EDI: AISMIDFIRST	Dec 09 2022 04:38:00	Midland MTG/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
15494827	+ Email/Text: bankruptcynotification@montereyfinancial.com	Dec 08 2022 23:40:00	Monterey Financial Services, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
15494828	+ EDI: AGFINANCE.COM	Dec 09 2022 04:38:00	One Main, PO BOX 1010, EVANSVILLE, IN 47706-1010
15494851	EDI: PRA.COM	Dec 09 2022 04:38:00	Portfolio Recovery Association, 150 CORPORATE BLVD, NORFOLK, VA 23502
15494834	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYN CB/Lowes, PO BOX 965005, ORLANDO, FL 32896-5005
15498947	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYN CB/Lowes, PO Box 965007, Orlando, FL 32896-5007
15494833	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
15494835	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYNCB/WalMart, PO BOX 965005, ORLANDO, FL 32896-5005
15498948	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYNCB/Walmart, PO Box 965007, Orlando, FL 32896-5007
15494832	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	SYNCS/Care Credit, 950 FORRER BLVD, KETTERING, OH 45420-1469
15491239	+ EDI: RMSC.COM	Dec 09 2022 04:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15511690	+ EDI: USDARHS.COM	Dec 09 2022 04:38:00	USDA RURAL HOUSING SERVICE, CUSTOMER SERVICE CENTER, PO BOX 66879, ST. LOUIS, MO 63166-6879
15498950	+ EDI: USDARHS.COM	Dec 09 2022 04:38:00	USDA Rural Development, 4300 Goddellow Blvd, St. Louis MO 63120-1719
15494840	+ EDI: WFFC2	Dec 09 2022 04:38:00	WF Bank NA, PO BOX 14517, DES MOINES, IA 50306-3517
15494838	+ Email/Text: bankruptcynotify@westerracu.com	Dec 08 2022 23:41:00	Western Credit Union, 3700 E ALAMEDA AVE, DENVER, CO 80209-3171

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15494846	*+	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168
15494847	*+	Choice Recovery, 1105 SCHROCK RD STE 700, COLUMBUS, OH 43229-1168
15494829	*+	One Main, PO BOX 1010, EVANSVILLE, IN 47706-1010
15498949	*+	Western Credit Union, 3700 E Alameda Ave, Denver, CO 80209-3171

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Debtor Marla Messenger robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Stephen Russell Franks	on behalf of Creditor MIDFIRST BANK amps@manleydeas.com

TOTAL: 7